

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Desiree Lynette John
Debtor

Case No. 22-00276-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Feb 15, 2022

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2022:

Recip ID	Recipient Name and Address
db	+ Desiree Lynette John, 2451 Olympia Lane, Blakeslee, PA 18610-2322
5460167	APEX ASSET MANAGEMENT, LLC, PO BOX 5407, LANCASTER, PA 17606-5407
5460169	COMENITY - COMENITY CARD, PO BOX 650968, DALLAS, TX 75265-0968
5460170	COMENITY - MY PLACE REWARDS CREDIT, PO BOX 650964, DALLAS, TX 75265-0964
5460173	FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388
5460182	TD BANK, PO BOX 100290, COLUMBIA, SC 29202-3290

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: VRubino@newmanwilliams.com	Feb 15 2022 18:44:00	Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamd13trustee.com	Feb 15 2022 18:44:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 15 2022 18:44:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5460166	EDI: WFFC.COM	Feb 15 2022 23:48:00	AMERICAN HONDA FINANCE, 201 LITTLE FALLS DRIE, WILMINGTON, DE 19808
5460168	EDI: CAPITALONE.COM	Feb 15 2022 23:48:00	CAPITAL ONE, PO BOX 71083, CHARLOTTE, NC 28272-1083
5460171	EDI: WFNNB.COM	Feb 15 2022 23:48:00	COMENITY/ULTAMATE REWARDS, PO BOX 659820, SAN ANTONIO, TX 78265-9120
5460172	Email/PDF: creditonebknofications@resurgent.com	Feb 15 2022 18:47:55	CREDIT ONE, PO BOX 60500, CITY OF INDUSTRY, CA 91716-0500
5460174	+ EDI: AMINFOFP.COM	Feb 15 2022 23:48:00	FIRST PREMIER BANK, PO BOX 5529, SIOUX FALLS, SD 57117-5529
5460175	EDI: IIC9.COM	Feb 15 2022 23:48:00	IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
5460176	+ EDI: LENDNGCLUB	Feb 15 2022 23:48:00	LENDING CLUB, 595 MARKET STREET, SUITE 200, SAN FRANCISCO, CA 94105-2802
5460177	+ Email/Text: MDSBankruptcies@meddatsys.com	Feb 15 2022 18:44:00	MEDICAL REVENUE SERVICE, PO BOX 1149, SEBRING, FL 33871-1149
5460178	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2022 18:47:42	MERRICK BANK, PO BOX 660702, DALLAS, TX 75266-0702
5460179	Email/Text: mmrgbk@miramedrg.com	Feb 15 2022 18:44:00	MIRAMED REVENUE GROUP, 991 OAK CREEK DR, LOMBARD, IL 60148-6408
5460180	EDI: NFCU.COM	Feb 15 2022 23:48:00	NAVY FEDERAL CREDIT UNION, PO BOX

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5460181	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 15 2022 18:44:00	3500, MERRIFIELD, VA 22119-3500 ROCKET MORTGAGE, 1050 WOODWARD AVENUE, DETROIT, MI 48226-3573
5460183	Email/Text: bankruptcy_notices@wgresorts.com	Feb 15 2022 18:44:00	WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Desiree Lynette John lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 3

Information to identify the case:			
Debtor 1:	<u>Desiree Lynette John</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Middle District of Pennsylvania		
Case number:	5:22-bk-00276-MJC		
	Social Security number or ITIN:	xxx-xx-1206	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	_--_--_--	
	EIN:	_--_--_--	
	Date case filed for chapter:	13	2/14/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Desiree Lynette John	
2. All other names used in the last 8 years	aka Desiree L. John, aka Desiree John	
3. Address	2451 Olympia Lane Blakeslee, PA 18610	
4. Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 2/15/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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